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ABSTRACT

In the last two decades, problems associated with aging have caused increased public concern. As a result of recent research in the Federal Republic of Germany, the science of gerontology has revealed new information about the living conditions and living standards of the elderly. The image of older people is still a negative one and passing retirement age is widely regarded as being discarded from life. It is also assumed that older people's physical and mental health decline and they lose interest in their environment. However scientists, politicians, and social institutions have been successfully disproving these negative images. Aging is not synonymous with illness, helplessness, and a decline in physical and mental health. Instead, problems of older people are less physical than social. Leaving a meaningful career for the inactivity and isolation of retirement frequently leads to housing, sickness, social, and material problems. Further research is planned to discover how older people are coping with these problems in the Federal Republic of Germany. (APG)

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SPECIAL REPORT

Old people in the industrial society

- Social net and self-aid -

by

Karsten Schroeder

U.S. DEPARTMENT OF EDUCATION
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1. Becoming old - a social problem

Bonn - (INP). In the last two decades problems connected with old age have increasingly entered public awareness. As a result of new investigations in the Federal Republic of Germany the science of gerontology (study of the ageing process) has produced new knowledge about living conditions and living standards. One result of the latest research is that the image of older people is still a negative one. Passing retirement age - which in the present-day conditions of premature retirement can be 58 - is widely regarded by the public as being discarded from social life altogether. In many west European industrial societies there is a deep-rooted idea that when people reach this age their physical and mental faculties begin to decline and their performance in nearly all fields deteriorates. Scarcely interested in his environment any more, the ageing person has a restricted field of activity and, unless he is integrated in a larger family circle, is "condemned" to spend the evening of his life alone, sick and bitter.

For years now scientists, politicans and social institutions have been successfully demolishing these negative cliches. Much of the research data proves that growing old is not synonymous with illness, helplessness and a decline in physical and mental powers. The main problems of older people are less material than of a social nature. The "demobilisation" from the sphere of labour that has filled their lives and the subsequent inaction of retirement leads, in the case of many pensioners, to housing, sickness, social and material problems. New research is planned to discover hwo older people are fairing in these problem areas in the Federal Republic of Germany.

2. Composition of the population

In summer, 1982 UNO held a world conference on ageing in Vienna. A paper was presented at this conference shwoing clearly that the proportion of older people in the world population as a whole was rising considerably.
In 1982 out of a world population of 4,500 million, about 600 million were over 60. A research team under the direction of the German Centre for Ageing Questions in Berlin(West) tabled a compendious "Report on problems of ageing and old age in the Federal Republic of Germany." Analysis of the statistical material produced the following data for the structure of the population structure of the Federal Republic of Germany and its future development.

(1)

Table 1: Age structure

- Development of the population structure in selected age-groups (in millions) *

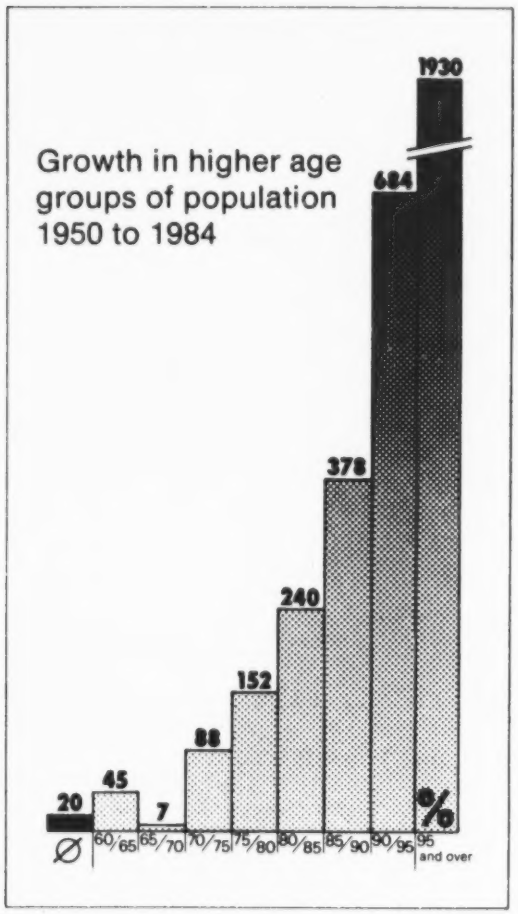
Year	1980	1985	1995	2000	2005	2015	2020	2030
Total population	61.1	60.5	58.3	56.8	54.9	50.6	48.3	43.2
0-20 years	16.4	14.2	12.0	11.8	11.0	8.9	8.3	7.5
Approx %	27	24	21	21	20	18	17	17
20-60 years	32.9	33.9	34.1	31.9	30.4	28.7	26.9	21.5
Approx. %	54	56	58	56	55	57	56	50
Over 60 yrs.	11.8	12.0	12.2	13.0	13.4	13.0	13.0	14.2
Approx %	19	20	21	23	25	25	27	33

At present in the Federal Republic of Germany one-fifth of Federal citizens are over 60 (12 million), nine million are over 65 and 3.5 million over 75 (position in December, 1984). In 1985 only 20 per cent of the population were over 60 whereas in the year 2000 the proportion will be, so far as can be foreseen, 25 per cent and in 2030 as high as 35 per cent.

Stated briefly: The population in the Federal Republic of Germany is getting older. This applies to every individual because the average life expectancy of the Germans has nearly doubled in the last 100 years and today it is 70.5 for men and 77 for women. The increasing number of very old people is particularly noticeable; in 1990 over two million people will be 80 years old or more whereas in 1950 the figure was only one million. In the Federal Republic of Germany in 1950 there were about 51 million

* Source: German Centre for Ageing Questions (Publisher); Becoming old in the Federal Republic of Germany: History-situation-prospects, Vol III, Berlin 1982, 912 pages.

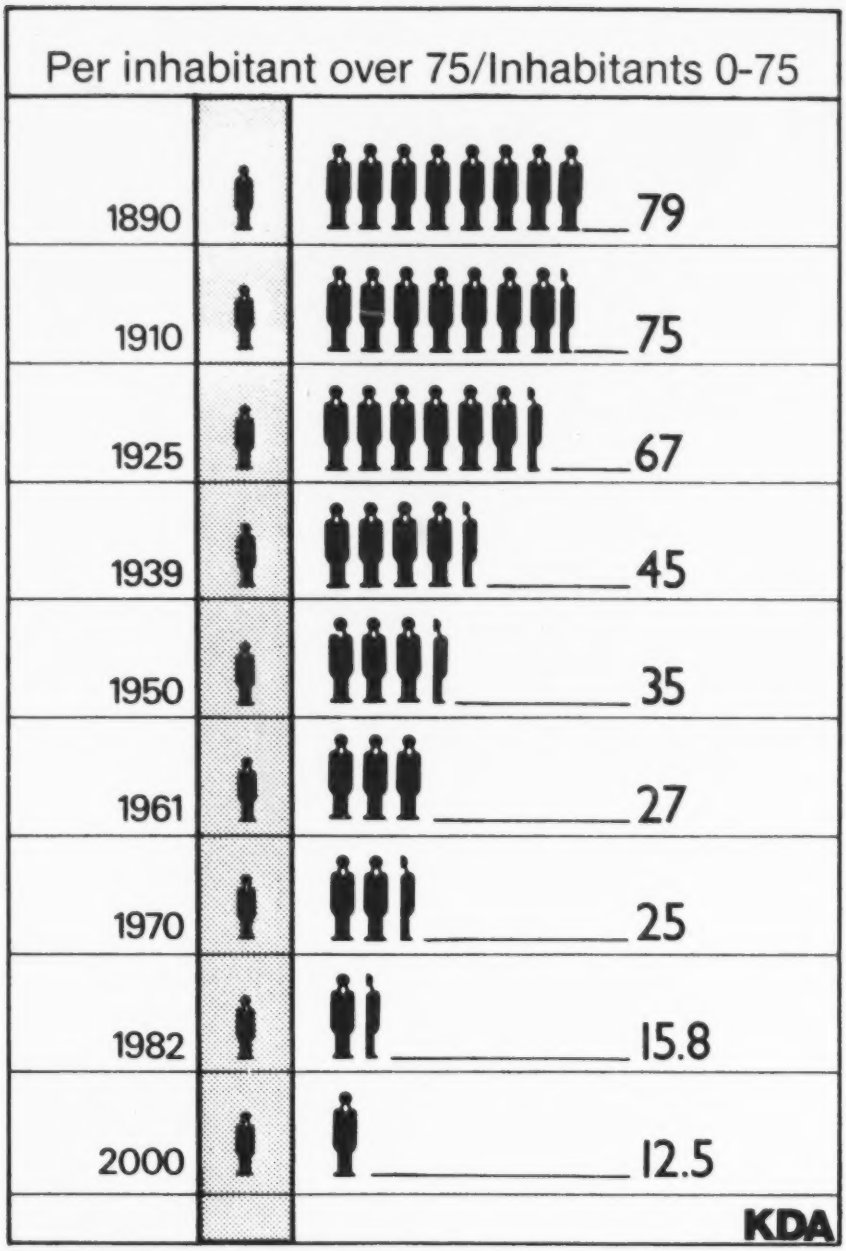
people and by 1984 these had multiplied to 62 million. That is an increase of 21 per cent. But the increase in the older age-groups was very much higher than the average: the number of 70 - 75 year-olds rose by 88 per cent; the number of 80-85 year-olds by 240 per cent and the number of 90 - 95 year-olds by as much as 684 per cent.



Source: Kuratorium of German Aid to the Aged

Partly due to the higher life-expectancy, partly due to the loss of life among the wartime age-groups, the numerical disproportion between men and women has been further accentuated with increasing age. For example the birth-years 1911 - 1916 today number 1.73 million women compared with 1.07 million men; in the birth-years 1916 - 1921 the relationship is 1.66 million women to 1.09 million men;. in the birth-years 1921 - 1926 there are now 2.02 million women to 1.49 million men. The balance is not restored until the birth-years 1926 - 1931 when 1.87 million women are matched by 1.87 million men. Whereas in the population as a whole the relationship of men to women is 100 to 111, in the age-groups over 60 it is 100 to 176 and by the year 1990 it will be 100 to 206. In the age-group 85 and over we already find a disproportion of 100 to 300. Of all the women living in the Federal Republic of Germany, almost 24 per cent are 60 or more years of age whereas only about 15 per cent of all men fall in the over-60 category.

The relationship of the different age-groups to one another has also undergone a considerable change. About 100 years ago for everyone over 75 there were 79 younger persons, of whom 36 were in the so-called "active age" of 20 to 60 years. By 1970 this group was reduced to 25 and today for every 75-year old there are only 15 younger people. Statistical projections show that by the year 2000 there will be only 12 younger citizens for every 75-year old or over.



Source: Kuratorium of German Aid to the Aged, Cologne

Whereas about 85 per cent of men over 60 are married, 50 per cent of older women live alone. The proportion of single and divorced persons is twice as big among older women as in the corresponding male age-groups. The proportion of widows in the group of 60 to 70-year old women is six times as large as in the group of men of the same age.

In years gone by there was generally a large number of children and grandchildren but in 1981 about 34 per cent of all men over 60 were childless; among the 60 to 69 year-old women (born between 1910 and 1920) 36 per cent were childless or the children had already died; in this age-group over 10 per cent had never married.

There is another contrast between married men and women of pension age: there are one-and-a-half times as many married women between 60 and 70 as men while in the over-70 group there are nearly one-third more married women than married men. Widows and widowers among old-age pensioners are in the following proportions: there are nearly five times as many widowed and divorced women between 60 and 70 years of age as men but only three times as many widowed and divorced women over 70 as men. Only about four per cent of men over 60 are single as opposed to 10 per cent of women in the same age-group.

One further interesting result of social-scientific research refers to the relationship between the generations. This has changed inasmuch as at the beginning of the century it was exceptionally rare in Germany for a child to have known all four grandparents. Today in many cases a child not only knows its four grandparents but its great grand-parents as well.

A trend has been noted from the three-generation family to the four-generation family for the average age of grandmothers today is about 49 while on average grandfathers are 51. Sixty-five year-olds who already have great-grandchildren are no rarity at all. And 60-year-olds who still have one of their parents living are quite common. Since the end of the Seventies decade there is even talk of a trend towards the five-generation family. According to the old-age researcher Ursula Lehr, 400 five-generation families are living in the Federal Republic of Germany. They answered advertisements placed in six daily papers.

In these five-generation families, the great-great-grandmothers had an average age of 90.5 years (78 to 106 years), the great-grandmothers were on average 69.2 years (53 to 77 years), the grandmothers were 45.2 years old on average (35 to 57 years), the mothers were an average 23.4 years (16 to 34 years) and the fathers on average 25.2 years old. The results of this investigation are however not typical for the whole of German federal territory. What is interesting is that 30 per cent of great-great-grandmothers were still living on their own in their own homes; 50 per cent were with their daughters (great-grandmothers taking care of great-great-grandmothers); about 10 per cent were in homes for the aged, two per cent in nursing homes and eight per cent with sons, grandsons or other relatives. In brief: two generations of pension age and two generations still being educated are no longer a rarity today.

3. Changes in household patterns/ Family relationships

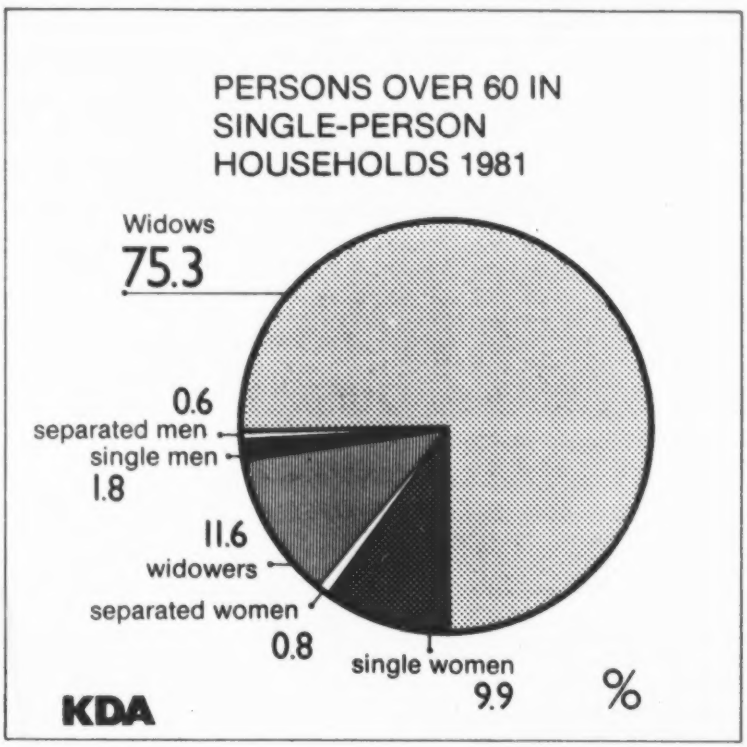
Most people when they grow old prefer to lead their lives independently in their own homes. Older people in the Federal Republic of Germany as in other countries only go to live in an institution in an emergency. Even in cases where they need a lot of help they seldom live in homes but more generally in their own households. The statistical evidence about the family situation of old people is given a sharper edge by analysis of family relationships and the housing situation; this shows that in the Federal Republic of Germany only a very small proportion of older people live in isolation and loneliness. Very often their children either live with them or close by. With increasing age the family tends to live closer together . At the same time it must be remembered that more and more people in the Federal Republic of Germany live alone, particularly old people. Of all persons over 65 years of age, 40 per cent are at present living in single-person households, 41 per cent in one-generation (and two-person households), ten per cent in two-generation-households, 4.3 per cent in three-generation-households, o.2 per cent in four-generation-households and six per cent in other types of housing. What can also be observed is that the number of one-person homes increases with increasing age; among the 60 - 65 year-olds it is 20 per cent, the 65 - 70 year-olds 30.4 per cent, the 70 - 75 year-olds 37.8 per cent and among the over-75s it is almost half. Analysing these figures further reveals that the category of older people living in one-person households is divided up as follows:

(figures relate to 1981)

widows	2,592,000
widowers	399,000
single women	341,000
single men	63,000
married women living apart	27,000
married men living apart	20,000

The following figures based on a projection show how the number of single-person households inhabited by people of 60 years of age and over will develop up to 1990:

1961	1,989 million
1970	3,044 million
1980	4,185 million
1985	4,677 million
1990	5,057 million



Source: Kuratorium of German Aid for the Aged (publisher): Willi Rueckert, Population development and aid for the aged from the Kaiser's empire to the Year 2000, March, 1984
(8)

For this development the old-age researcher Karl Schwarz gives as the most important grounds the following:

- improvements in income
- steadily widening urbanisation
- improvements in health conditions
- a growing inclination for an independent and more individual style of life

Improvements in incomes makes it possible today for many more people, after the death of their marriage partner, to stay in the family home or, if they are single or divorced to have their own home; by contrast in earlier times many grandparents and great-grandparents were dependent on their children or relations taking them in and feeding them.

Urbanisation, very much higher housing expectations and in comparison with former times, a very much improved supply of houses (including accommodation specially built for occupation by older people), improved household equipment (washing machines, telephone) and speedy transport over long distances (automobiles, trains etc) have very probably accentuated this development and to a certain extent made it possible.

Schwarz raises the question whether social constellations have arisen over the years that prompt more and more people to live alone and look after themselves. For this reason he warns against over-hasty judgements about the tendency for old people to become isolated .

> "The many people who frequently live in a one-person household, usually have their homes not all that far from other members of their family. Parents, children and other relations live in numerous cases in the same parish, in the same district, in the same street and even in the same house. Over and above that one must not forget the numerous other social networks by which we are linked. Examples are neighbours, firm, associations, fellow churchgoers, acquaintances, circles of friends, those with similar interests and and others with similar experiences."*)

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*) Source: Karl Schwarz: Those who live alone. In. Zeitschrift fuer Bevoelkerungswissenschaft, Year 9, Vol 2/1983, pp 241-257

Most older people in the Federal Republic of Germany are financially better off than their own parents were and their situation is also far better than it was in 1945/46. Even if, objectively, their situation materially and as regards health, does not appear to be so good, they are quite contented with it as a study carried out by the Heidelberg old-age researcher Ursula Lehr in 1979 showed.

Despite better medical care and health education, the older people become the more they are in need of help and care. This is shown by statistics. Investigations in a number of large German cities have shown that about 12 to 15 per cent of citizens over 65 depend on help from other persons. Some of them need temporary help - perhaps they have to be cared for and fed during an illness. Others need occasional regular help because they can no longer shop, cook and take care of their households on their own. The majority of those who depend on aid and care are still taken care of by their families or relatives. A survey published in 1980 and carried out on behalf of the Federal government came to the conclusion that these amounted to about two million people. This large number included of course many cases of people in need of only slight care and aid. Only about 10 per cent of all those needing care live in nursing homes .
This seems to disprove the widespread opinion in the country that many old people are pushed out when they fall ill because the family or relations can no longer deal with the situation. Looking at all those living in private homes and in need of care and grading them according to the degree of care they need produces the following:*

Group A: In need of intensive care

They need intensive care and most of them also require their homes to be looked after and kept supplied. Their number is at present about 220,000, of whom about 170,000 are 65 years old or more and 110,000 are 80 or more.

Group B: In need of close care

These need considerable nursing and domestic help and looking after but in certain respects they can manage without outside assistance.

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*) Source: Kuratorium of German Aid for the Aged (Publisher): Aid and Care in Old Age. Information and advice for looking after the elderly at home, Cologne 1986, page 7 & 11.

Their number is at present probably about 430,000 of whom over 300,000 are aged 65 or more; about 160,000 of them are aged 80 or more.

Group C: In need of partial care

These need light care and in some cases have to be looked after domestically and supplied. Their number is at present about 940,000, of whom 530,000 are aged 65 and more; slightly more than 210,000 are aged 80 and over.

In addition to these who need nursing and care at home there are at the moment about one million who for various reasons, need care or help in running their homes or other forms of assistance. Of these 680,000 are 65 or over while about 420,000 are 80 years of age or more. Of the approximately 1.8 million persons needing care and living at home, 63 per cent receive help from family members living in the household and only 12 per cent from mobile services (social helpers and social stations). In fact, in the Federal Republic of Germany as elsewhere, the family can be described as the biggest nursing service. Members of the family involved in looking after their aged relatives carry an extraordinary heavy burden. To what extent they have to sacrifice their own needs and wants, give up certain aims in life and change their way of life is shown in the following results of a survey conducted by the Kuratorium of Aid for the Aged:

33 per cent of all persons caring for others spent six hours daily at this task.

16 per cent of all those caring for others said it had been a handicap to them in their own professional activity; of the younger ones who were taking care of someone needing close attention 56 per cent said it had adversely affected their ... chances in life.

50 per cent of them said caring for others had adversely affected their own leisure.

45 per cent said they could only take a holiday with certain limitations.

37 per cent said they had to reckon with certain bad effects on their own health.

28 per cent said it had negative effects on their own financial position.

The family will remain the most important source of help and care even in the future. By the year 2010 , according to an extrapolation of current figures, the number of persons in the Federal Republic of Germany living at home and needing care and help will be around 2.6 million. Whereas in 1970 the proportion of 80-year-olds among persons living at home but in need of care and aid was 24 per cent, by 1983 the proportion was already 32 per cent and by 1990 more than one in three of the cases needing care will be 80 years old or more (37 per cent).

For those older persons who cannot live in the circle of their own family and receive the care and attention they need there, the Federal Republic of Germany has 450,000 places available in old people's homes and nursing homes. About five per cent of the over-65s live in about 6,700 special homes for the care of the aged. The number of these and the number of places they provide is still growing. The biggest increase is amond private homes of this kind.

Table: Proportion living in homes and nursing homes for the aged *)

Unter 60 years old	0.042 per cent
60 - 65 years old	0.48 per cent
65 - 70 years old	0.66 per cent
70 - 75 years old	1.47 per cent
75 - 80 years old	3.58 per cent
80 - 85 years old	8.34 per cent
85 - 90 years old	15.14 per cent
90-year-olds & over	21.43 per cent

It is clear that it is especially those in very advanced years who occupy the homes. These figures also contradict the widespread opinion that persons in need of care are very soon "pushed into homes."

The allegation that is heard very often that many old people lead a "ghetto-like existence" in old folk's homes has been finally contradicted by numerous scientific findings. Specially-directed enquiries in the Federal Laender (States) of Rheinland-Pfalz and North-Rhine Westphalia have revealed, for instance, that between 50 and 60 per cent of the inhabitants of homes receive frequent visits (at least once a week).

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*) Source: Kuratorium of German Aid for the Aged (Publisher); Willi Rueckert: Germans in need of aid and care and their helpers in the Federal Republic of Germany, March, 1983

These findings confirm other research results, for instance, an empirical study by the City of Brunswick in 1978 which stated:*

> "Nearly half o those questioned had received a visit only a few days earlier and about one-quarter in the previous 14 days. 2.4 per cent had received a visit a year earlier and 5.9 per cent had received no visits at all. The children and grandchildren of about one-third of those questioned had visited them within the previous 14 days while in 10 per cent of the cases these visits had taken place three months or more previously."

The social researcher Ingrid Schick, in a study on the frequency of passive and active contacts between older people or inhabitants of homes and their children, grandchildren or other persons, came to the following conclusion:

> "The question about the desire for contact revealed that one quarter of the inhabitants of homes would have like more frequent or much more frequent visits while 67 per cent were satisfied with the level of contact and only a small number would have preferred fewer visits." **

> An empirical investigation into the situation of older people in Baden-Wuerttemberg came to the conclusion that about half of the older citizens have daily contact with children. Forty-three per cent had contact to one or more children at least once a week. About one-third had contact with a child by letter or telephone weekly and 24 per cent every day. This frequency of contact, which was not only the case with occupants of homes, confirmed many other similar enquiries. The investigation in Baden-Wuerttemberg also revealed that many old people support their children. Thirty per cent look after the grandchildren, 12 per cent frequently and 18 per cent occasionally.

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*) Source: R. Schmitz-Scherzer/J. Schick/D. Kuehn: Old People's Homes, Personnel and Occupants. An empirical study of the City of Brunswick, Berlin 1978

**) Ingrid Schick: Old People in Homes. An empirical study of Correlates of the psychic and social wellbeing of inhabitants of homes, Cologne 1978

In the Federal Republic of Germany in the middle of the Seventies, for example, 46 per cent of all children under three years of age, whose mothers were working women, were looked after by their grandparents and only four per cent were placed in kindergartens. The official youth statistics for the Eighties show that grandmothers looked after a quarter to one-fifth of the children-in-care known to the youth offices. Naturally the frequency of contact does not say much about the quality of the contact. But all round it seems to satisfy the emotional needs of many older people. At any rate three-quarters of those questioned about the contact to their children were satisifed and only 11 per cent expressed the wish for more contact.*)

One form of held for the aged that has only been developed in recent years are the so-called social stations. In the Federal Republic of Germany there are at the moment about 1,600 such places and as a rule they are financed by welfare asscciations. Social stations are local or regional organisations offering mobile social care by trained social workers and helpers. The social station is a combination of care for the sick or aged, homes and families. Their services include the following:

- mobile nursing and aid for sick people requiring nursing
- the introduction of additional social aid measures
- instructing and training citizens in social aid
- encouraging neighbourhood aid and voluntary workers including training them.

The medical-nursing tasks of the social stations comprise:

- basic aid (help in dressing and washing, assistance in getting in and out of bed or lying down, care and cleaning of false teeth, pedicure, preparing meals and helping with food)
- nursing treatment (changing bandages, treating wounds and other medical measures that the doctor may entrust the nurse with)
- activation-care (occupational and mobility therapy, special gymnastics for the elderly)
- care of the dying.

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*) Source: Ministry for Labour, Health and Social Affairs, Baden-Wuerttemberg (Publisher): The Situation of Older People - result of a representative investigation in Baden-Wuerttemberg, Stuttgart 1983

The social stations basically charge for their services but in many cases these costs are either fully or partially taken over by the Health insurance funds or the Social welfare office.

In addition to the large number of social stations, voluntary services have grown up in many cities with the aim of caring for and looking after old people. One of these groups is the "Free Aged and Neighbourhood Aid, Aachen" (FAUNA). It consists of men and women helpers, nursing sisters and an occupational therapist. The 11 co-workers have looked after more than 100 aged and handicapped citizens of Aachen during 1984; about 30 persons are receiving help permanently from FAUNA. Up to seven hours a day are spent on nursing and caring for one person.*)

4. Material Security in Old Age

The opinion of the Federal government is that the material situation of the older people in the Federal Republic of Germany is "gernally speaking satisfactory." For instance the purchasing power in the hands of pensioners has more than doubled between 1957 and today. One hundred years ago the basis for a system of social insurance was laid in Germany with the fundamental aim of providing an income that would enable old people to end their days in decent dignity. Income in this sense excludes today, for instance, having adequate resources in case of sickness. The financial security of most old people is provided in most cases by the compulsory state insurance scheme.

According to the statistics of the pension insurance funds there are about 13 million pensioners today in the Federal Republic of Germany (as at July 1, 1985). The average pension in 1985 added up to 1,355 DM which amounted to about 45 per cent of the average wage paid in the same year. Since 1975 the average wage level has risen by 5.5 per cent annually but pensions on the other hand only by 4.9 per cent. Whereas social benefits per head increased six times between 1950 and 1978, the social benefits for the elderly and widows and orphans increased only four times.

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*) Source: Kuratorium of German Aid for the Aged (Publisher): Help and Care in Old Age, Cologne 1986 (also deals with the project FAUNA)

Payments by the workers' pension insurance multiplied six times between 1960 and 1978; those of salaried employees five times while the agricultural insurance has increased the total of its payments 14 times. The pension of an average earner with 40 insured years behind him today equals about 63 per cent of the wages paid to a comparable man still in employment. A pensioner with 45 years of insurance contributions receives about 70 per cent of the amount received by a colleague still working at his trade. The following figures relate to particular categories of workers:

Table: Working wages - Pensions (examples)

Category of work	Gross Wages	Years Insured	Pension (net)
Skilled industrial worker	3,224 DM	40	1,418 DM
Senior office worker in commerce	5,015 DM	40	2,206 DM
Woman industrial worker with a trade	2,190 DM	40	964 DM

(as at July, 1985)

In addition to the category of those who draw pensions there are those who rely on social assistance or old-age assistance. Most of these are women. Seventy eight per cent of those over 65 who draw money under the provisions of the Federal Social Assistance law are women (about 428,000). Of all women in receipt of social assistance those aged 65 and over number more than one-third (36.5 per cent). Of the approximately six million Germans who have only very smallincomes or pensions about one million are old people. They are dependent on social assistance. They have a legal right to social assistance and can draw a certain basic sum in addition to their rent (at present it is 356 DM monthly for single persons). This so-called "assistance for supporting life" can be supplemented by further assistance for clothes, shoes, furniture, bedsheets, curtains, renovation and removal costs. Although they have a legal right to do so many people are ashamed to claim this form of social assistance. Generally the authorities behave generously.

From 1986 particularly old people have received a special extra payment. All pensioners over 90 receive a special bonus. Any old

person living today in modest circumstances was probably born 60, 70 or 80 years ago into a worker or peasant family. After finishing elementary school only few of the young people in those days could begin an apprenticeship or attend a higher school; due to the bad economic situation there was widespread unemployment. The children of workers themselves became workers in industry, agriculture or the manual trades, mostly without acquiring a recognised skill. Because of the low wages they earned and the social-insurance years lacking they qualify for only small pensions. This is particularly true of women who broke off their working career more often and for longer periods than men.

For years numerous organisations have been calling for changes in the present pension and health insurance systems. Some of the demands that are constantly repeated by the "Common Action group of German Pensioners and Seniors associations (ADRS), the Federation of German Pensioners and the Kuratorium of German Aid for the Aged, are a swift adjustment of pensions to match the rising cost of living, reform of widow's pensions together with increases in the level and the construction of new types of living accommodation specially suited to the needd of older people. Recently the Federal government established the legal pre-conditions for the time spent by women in bringing up their children to be reckoned towards their pensions. A reform of the laws governing payment of widow's pensions appears urgently necessary. In 1984 9,000 men and 3.8 million women were drawing such pensions.

Many workers when they retire from active full-time work, receive in addition to their state pensions, a supplementary pension from the firm they worked for. The proportion of workers with an entitlement to a pension from their firm is between 65 and 75 per cent. According to an investigation by the research institute, Infratest in 1982 the average firm's pension amounts to about 330 DM a month.

5. Further education in old age

Attaining pension age leads to far-reaching changes in the rhythm of an individual's life; whereas before the day was built around the hours of work, in retirement the old person has to divide up his time himself. Retired people often experience a shrinkage of social contacts because many long friendships and acquaintances with former working colleagues come to an end in the changed circumstances. The old person also no longer enjoys the recognition and confirmation of his ability that he formerly had in his job.

Under the slogan "More quality of life in old age" various educational institutions are trying to interest older people in further education. In afdition to a special programme in part-time educational schools and similar institutions run by the churches, the universities have also intensified their efforts in this direction. About eight per cent of the older people in the Federal Republic of Germany take part in such courses.

The special educational courses for older people have the following aims:

- widening the mental horizon of retired people on pension
- freshening up and enlarging their knowledge
- arousing their curiosity and interest in educational programmes
- giving them fresh aims in their day-to-day lives
- opening the way to new human contacts.

Special attention has been attracted recently by the "Senior Academies." These range from self-help groups of older citizens to adult educational institutes and courses organised by universities. The "Senior universities" occupy a special place. They originated in the French-speaking areas of Europe snd they perform a task which in the Federal Republic of Germany has been carried out by the traditional institutes of adult education. They began in the Federal Republic of Germany in 1980 with the establishment of the research project "Further education for senior citizens" at the University of Dortmund. The aim of the senior studied is helping them towards self-help ("productive old-age through further education"). The Dortmund project was based on experiences and ideas developed in the Academy for older people at the Pedagogic High School of the Ruhr since 1975. This arose out of a self-help organisation of old people. The programme is directed at retired people and housewives and the idea is to train "animators and multiplicators" in four terms. After concluding their education the senior students are supposed to go out and continue the good work in trade unions, part-time educa tional courses, churches and welfare organisations. There are similar projects known as Senior or Oldtimer Universities in Frankfurt-on-Main, Marburg, Giessen, Berlin(West), Kassel, Oldenburg and other cities in the Federal Republic of Germany

Some institutes for adult education, such as the Elisabeth stift in Darmstadt combine advanced education for social workers dealing with the aged with education for particular groups. Participation is open in part (for voluntary helpers for example) to people of all age groups. One particular social service which specialises in education for the older age-groups is the Evangelical Senior Education Work which runs courses in your own home. It offers advanced and further education for those engaged in aid to the aged in addition to courses in leisure education for the old people themselves. Some part-time schools have organised their own departments for senior-education. These are under the direction of staff teachers. So are similar organisations established by the church. Many educational institutions publish their own programmes for the older participants; the seminars are often publicised as the "Club for the older generations".

The quantity of learning and the tempo are adjusted to suit the more leisurely pace of older people; one part-time educational establishment in Berlin(West), for example, offers foreign language courses "without haste" and has had great success for many terms by abolishing many old people's fears that they will not be able to keep up the pace. There is particular interest in courses for memory training. Associations for sport and leisure activities have aroused great interest in some cities by offering instruction in sport and dancing. Creative and musical courses occupy a good part of the adult educational syllabus and enjoy growing popularity.

6. Forms of self-aid for the elderly

The system of state-organised social welfare was developed over 100 years ago in the days of the German Reich under the Kaiser. The insurance system has been perfected in the Federal Republic of Germany so as to guarantee people security from want in old age. In addition there are social establishments to take care of the aged, which render help for this constantly enlarging segment of the population. These include meeting places and clubs for the aged, the Social bureaux, the Family Welfare, the Diakonissen Aid, the Caritas, the German Red Cross, the Parity Welfare Association and the Workers Welfare.

Despite all this old people have the impression that they have not got the ear of the politicians because they lack political lobbyists. The number of independent groups working on behalf of the aged has grown everywhere in recent years. Their activities range from organising neighbourhood aid to political circles for the aged.

One of the first attempts in this direction was the formation of the Kuratorium of German Aid for the Aged (1962), which concerned itself with the problems of old people. The principles and main aims of this Kuratorium as formulated at its foundation and still valid are:

- to encourage contemporary forms of aid for the aged and contribute to their realisation
- to remove existing deficiencies and difficulties
- to bring to the attention of the public the actual living situation of the old and elderly people.

The Kuratorium which finances itself exclusively from donations, has organised 58 aid-services and 23 care stations. It has helped in building up the "Meals on Wheels" service, made it possible to buy 500 special vehicles and to build 8,000 apartments specially adapted for the elderly and 1,000 club homes.

Since the beginning of the Seventies a trend has been observed in the Federal Republic of Germany for many old people to organise themselves in private groups and associations in addition to the traditional and successful institutions, in order to attract more attention to their problems. At the same time these self-help groups are a good means of combatting loneliness and isolation.

The Hamburg sociologist Edith Halves gave the following judgement on this trend:

> "Developments in recent years have shown that over and above all the divisive factors there is a new self-awareness and self-confidence in old people. They are not content any longer with their role as grateful, cared-for old people who have been excluded from the social life around them. They are actively creating the life that they want for themselves , for which formerly housework and the task of earning a living left too little time." *)

*) Source: Edith Halves: Self-help combinations of the elderly, in: Old-age Research 1985 - Contributions to the general lecture material of the University of Hamburg (Publisher): Hanneli Doehner and Harald Freese, Berlin 1986)

This social self-awareness of old people is a relatively new phenomenon. Social scientists point to the comprehensive system of self-help organisations for the aged which, some believe, shows that we are at the start of an "Elders movement" (similar to the Youth movement). They differentiate between three forms of self-help for the aged:

- Communicative self-help (associations, clubs, music groups, newspapers)
- Social self-help (living communities, workshops for the elderly, academies for the elderly)
- Political self-help (citizens' groups, consultative councils for seniors, associations for the old).

These organisations are distributed as follows:

Baden-Wuerttemberg	25
Bayern	11
Berlin(West)	8
Bremen	1
Hamburg	3
Hessen	15
Lower Saxony	18
North-Rhine Westphalia	48
Rheinland Palatinate	10
Saarland	1
Schleswig-Holstein	3
Total:	143

7. The SeniorProtection Association "Grey Panther" and Senior Consultative Councils

Following the American example the first German Senior Protection League (SSB) was established in 1975. To begin with the members met once a week to discuss topical problems and to provide mutual aid. The initial kernel of 20 members quickly swelled to 200. Stimulated by the success of citizens' initiative groups the old people began to develop programmes for improving their situation and to render practical help on the spot - particularly to occupants of homes in Wuppertal and the surrounding area. In April, 1976, on the initiative of the SSB chairman, Trude Unruh, an overall organisation known as the "Joint

Action League of German Pensioner and Senior Associations" was established in Bonn. At the constitutional assembly among other things, three demands were made for parliamentary action:

- the immediate adjustment of pensions to match higher living costs
- the introduction of a pension for widowers and an increase in the pensions of widows
- the creation of new forms of housing and living.

The weekly activities of the SSB were transferred to the students' dining hall at the Wuppertal Polytechnic because it offered better facilities for the old people's various social activities. The members' meetings always present a colourful mixture of entertainment, pleasure, information and enlightenment. The "Grey Panthers", according to their chairman, Trude Unruh, regard themselves as a "group bonded by their generation and invested with a political will." Their membership has grown to 15,000. In the whole Federal area there are 170 branches which are either direct members of the SSB or independent groups using the same name.

The "Grey Panthers" demand decisive changes in the social net and in the legal system. For example they want the nursing wards in old people's homes to be abolished and they want a guaranteed minimum state pension as in Holland. One further demand is for a nursing insurance to be introduced so that old people needing help can decide for themselves on where to be insured and the extent of social aid measures.

As the Seniors visualise it the nursing insurance will guarantee a monthly sum to cover nursing of between 300 and 800 DM which those in need of nursing attention who are cared for by their own families will also receive. This could be financed, according to their calculations, by raising the health insurance contribution of all compulsorily insured persons by one per cent. The federal government so far takes a negative view of this project because of the uncertainty of the financing.

The "Grey Panthers" because of their somewhat radical approach and heavyhanded style are regarded by other old people's organisations as a sort of "old people's trade union." This negative description was formulated at a conference of Seniors consultative councils in Berlin (West) in early 1984, which was attended by 50 participants from 30 cities. In the framework of this conference the first talks were held on forming a federal organisation of Seniors consultative councils.

An overwhelming majority of the "Grey Panthers" have a sceptical attitude towards the Seniors consultative councils which have been established in about 160 cities. They recognise the positive value of a link between the local authority and the older people but they criticise:

- The fact that the large majority of the councils work without payment, i.e. in an honorary capacity
- the fact that they have no democratic basis as the council members are nominated as a rule and not elected by those concerned.
- the fact that the councils have no powers and are hence politically ineffective.

The Seniors consultative councils are themselves aware of these problems. In early May, 1986 the "Working League of Federal German Senior Citizens Representational Bodies" was established in Bonn. The chairman, Ingeborg Seldte (65) immediately called on the Federal government and the Laender (States) to appoint commissioners to look after the interests of older people and to give them the political voice they need. The new organisation also wants to coordinate the work of the consultative councils and about 150 self-help groups that have been formed independently. Frau Seldte says the older people must "speak with one voice." Spectacular actions and demonstrations sometimes bordering on deliberate provocation such as the "Grey Panthers" have carried out on occasions are rejected by the newly-established League (ABSV). The ABSV through voluntary public work, intends to concentrate on making clear the rights and special needs of old people. Their activities comprise information, public relations through the media, committee hearings and collecting signatures. The councils see one further aspect of their activity in advising older people in their pension and housing problems and in their dealings with authority.

The temperamental "Grey Panther" chairman Trude Unruh stresses energetically thatthe SSB will not only carry out political actions as a kind of "pressure group" but will continue to offer assistance towards self-help. Private care services willcontinue to be organised and adoptions taken out.

The fact that old people are increasingly making their voices heard and organising themselves in self-help groups is applauded by German sociologists. The Heidelberg professor Ursula Lehr says people need

attention and confirmation of themselves; it is not enough to fob them off with "coffee and cakes" or afternoon sessions in handicrafts.

8. The Senior-expert service

Many skilled and qualified people who have to leave their jobs and lead the life of a pensioner, would like to continue working in some form. They form a rich reservoir of professional experience and tapping this is the aim of an organisation that has been inspired by foreign examples: the Senior Expert Service (SAS). Since the early Eighties the large fund of experience of skilled persons who have been pensioned off has been mobilised for work in the developing countries. The Federal Ministry for Economic Cooperation (BMZ), the German Industry and Trade Council (DIHT) and the Carl Duisberg Society (CDG) participate jointly in this work. The SAS is grouped in with the foreign developments of the Federal Republic of Germany but it regards itself as a private economic organisation in the service of the German economy. The effort is directed principally at the small and medium-sized industries in the developing countries; but state institutions can also call on the help of the SES.

To date the Senior Expert Service has carried out or started 85 missions in 33 countries; the experts are distributed almost equally between Latin America, Asia and Africa; the emphasis is on the Andes countries, Brazil, Turkey and China.

So far 63 per cent of all SES assistance has gone into industry, 13 per cent on improvement of the infra-structure, 11 per cent on teaching and training. Trade id represented by five per cent, agriculture and manual crafts by four per cent.

Senior experts who are available for overseas missions are registered in the SES headquarters in the so-called expert pool. About 3,000 persons have enquired about working with the SES. In addition to the necessary experience in their particular trade successful applicants must have good health, experience abroad and the ability to adapt to the conditions they will find in foreign countries.

The Senior-experts work in the development lands without pay but they receive sufficient money to cover their cost of living. The Senior-experts have a strong sense of commitment to their work. They find satisfaction in being needed and useful and in earning the thanks of people in faraway countries.

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